Client Reference No.: W0184-01E3



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Yoshiharu Kamada, et al.

Application No.:

Filed: Herewith

For: Finance Applying Method on

Electronic Commerce System

Examiner:

Unassigned

Art Unit:

Unassigned

INFORMATION DISCLOSURE STATEMENT

UNDER 37 CFR §1.97 and §1.98

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Reg. No. 37,505

Yoshiharu Kamada, et al. Application No.: Page +

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: 650-326-2400 Fax: 650-326-2422

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U.S. PATENT DOCUMENTS U.S. Patent Document Pages, Columns, Lines, Where Relevant Examiner Initials * Date of Publication of Kind Code² Name of Patentee or Applicant Cited Document MM-DD-YYYY Passages or Relevant Number of Cited Document (if known) Figures Appear AA ΑB AC AD ΑE AF AG AH ΑI AJ AK AL AM AN AO ΑP AQ AR AS

Group Art Unit

Examiner Name Attorney Docket Number

	FOREIGN PATENT DOCUMENTS									
Examiner Initials*	Cite No.1	Foreign Patent Document			Name of Patentee	Date of Publication of	Pages, Columns, Lines, Where Relevant			
		Office ³	Number⁴	Kind Code ⁵ (if known)	or Applicant of Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	T ⁸		
	AU	JP	10-275191		Hitachi, Ltd.	10-13-1998		Abstract		
	AV									
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1 Unique citation designation number. 2 See attached Kinds of U.S. Patent Documents. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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